EASTERN DISTRICT OF NEW		
In re	x tmm1634	· · · · · · · · · · · · · · · · · · ·
LIHUA AND MANUEL AREBALO		09-74046-reg
	Debtor.	AFFIDAVIT IN OPPOSITION
STATE OF NEW YORK) COUNTY OF SUFFOLK)ss:-	х	

INTER OF ATER DANIZOTION OF TOTAL

MICHAEL J. MACCO, being duly sworn, deposes and says:

- 1. I am the Standing Chapter 13 Trustee in the above referenced case and as such am fully and completely familiar with the facts and circumstances involved herein.
- 2. I submit this Affidavit in opposition to the Notice of Motion for attorney compensation and mortgage lien avoidance.
- 3. I am thoroughly confused by the motion which does not outline how much money the debtors' counsel is presently seeking. The standard fee for a simple Chapter 13 in this District varies between \$2,000.00 and \$5,000.00.
- 4. Nothing in this case was complex. Virtually all the additional work that the Trustee spent with the debtor was caused by the debtors' counsel's complete lack of understanding of how Chapter 13 matters work.
- 5. In addition, the debtor is seeking to make a motion to expunge a secured second mortgage.
- 6. It is the Trustee's belief that expungement of a mortgage can only be done via an adversary proceeding. The debtors' motion failed to serve a corporate officer of the bank and is therefore improperly served.

WHEREFORE, it is respectfully requested that the motion for additional compensation and mortgage lien avoidance be denied.

<u>s/Michael J. Macco</u> MICHAEL J. MACCO

Sworn to before me this
27th day of January, 2010.

s/Lynn Smiarowski

Notary Public

Lynn Smiarowski

Notary Public, State of New York

No.01SM4655592

Qualified in Suffolk County

Commission Expires February 28, 2010

## STATE OF NEW YORK) COUNTY OF SUFFOLK)ss:-

Lynn Smiarowski, being duly sworn, deposes and says: deponent is not a party to the action, is over 18 years of age, and resides at Huntington, New York.

On January 27, 2010 deponent served the within:

## AFFIDAVIT IN OPPOSITION

upon the following parties, at the addresses designated by said parties for that purpose, by depositing a true copy of same, enclosed in a post-paid properly addressed wrapper, in an official depository under the exclusive care and custody of the United States Postal Service within the State of New York.

Office U.S. Trustee Long Island Federal Courthouse 560 Federal Plaza Central Islip, NY 11722

Frank Xu, Esq. 305 Broadway 7<sup>th</sup> Floor New York, NY 10007

Lihua & Manuel Arebalo 36 Ellard Avenue Great Neck, NY 11024

> <u>s/Lynn Smiarowski</u> Lynn Smiarowski

Sworn to before me this
27th day of January, 2010

<u>s/Jeanette Hodgins</u>

Notary Public

Jeanette Hodgins

Notary Public, State of New York

No. 01H06071591

Qualified in Suffolk County

Commission Expires March 18, 2010